

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

CLARENCE J PORCH
DARLENE D PORCH
Debtor(s)

Case No. 19-23819CMB

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/30/2019.
- 2) The plan was confirmed on 11/12/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 06/30/2020.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 02/14/2023, 01/17/2024.
- 5) The case was dismissed on 04/10/2024.
- 6) Number of months from filing or conversion to last payment: 0.
- 7) Number of months case was pending: 60.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$3,220.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$144,265.00
Less amount refunded to debtor \$0.00

NET RECEIPTS: \$144,265.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$2,800.00
Court Costs \$0.00
Trustee Expenses & Compensation \$6,908.26
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$9,708.26

Attorney fees paid and disclosed by debtor: \$1,200.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ADT SECURITY SERVICES INC	Unsecured	920.00	920.12	920.12	0.00	0.00
BALDWIN BOROUGH (RE)	Secured	0.00	72.93	72.93	0.00	0.00
BALDWIN BOROUGH (RE)	Secured	2,589.00	16.77	16.77	0.00	0.00
BALDWIN BOROUGH (SWG)	Secured	NA	NA	6,935.00	350.11	134.28
BALDWIN BOROUGH (SWG)	Secured	NA	0.00	0.00	0.00	0.00
BALDWIN-WHITEHALL SD & BOROU	Priority	NA	2,189.50	2,189.50	110.54	0.00
BLAZE	Unsecured	442.00	NA	NA	0.00	0.00
CAPITAL ONE AUTO FINANCE - DIV C	Secured	17,883.00	18,066.93	18,066.93	16,213.36	4,421.02
CAPITAL ONE AUTO FINANCE - DIV C	Secured	NA	0.00	0.00	0.00	0.00
CAPITAL ONE AUTO FINANCE - DIV C	Unsecured	0.00	278.67	278.67	0.00	0.00
CAPITAL ONE BANK (USA) NA BY AM	Unsecured	NA	1,670.27	1,670.27	0.00	0.00
CAPITAL ONE BANK (USA) NA BY AM	Unsecured	NA	1,620.27	1,620.27	0.00	0.00
CAPITAL ONE BANK (USA) NA BY AM	Unsecured	NA	1,339.62	1,339.62	0.00	0.00
CAPITAL ONE BANK (USA) NA BY AM	Unsecured	NA	837.82	837.82	0.00	0.00
CAPITAL ONE BANK (USA) NA BY AM	Unsecured	NA	608.52	608.52	0.00	0.00
DISCOVER BANK(*)	Unsecured	NA	2,888.34	2,888.34	0.00	0.00
DUQUESNE LIGHT COMPANY(*)	Unsecured	NA	1,147.62	1,147.62	0.00	0.00
EOS CCA	Unsecured	1,328.00	NA	NA	0.00	0.00
FIRST NATIONAL CREDIT COMPANY	Unsecured	1,547.00	NA	NA	0.00	0.00
FIRST SAVINGS CREDIT CARD	Unsecured	845.00	NA	NA	0.00	0.00
FORTIVA	Unsecured	NA	NA	NA	0.00	0.00
HUNTINGTON NATIONAL BANK(*)	Unsecured	NA	333.77	333.77	0.00	0.00
INTERNAL REVENUE SERVICE*	Unsecured	16,927.00	4,265.45	4,265.45	0.00	0.00
INTERNAL REVENUE SERVICE*	Priority	0.00	6,646.89	6,646.89	0.00	0.00
INTERNAL REVENUE SERVICE*	Secured	0.00	13,288.48	13,288.48	565.50	2,103.09
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	2,079.00	1,252.60	1,252.60	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	216.00	255.31	255.31	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	NA	NA	NA	0.00	0.00
LVNV FUNDING LLC	Unsecured	4,100.00	4,082.38	4,082.38	0.00	0.00
LVNV FUNDING LLC	Unsecured	1,888.00	1,972.54	1,972.54	0.00	0.00
LVNV FUNDING LLC	Unsecured	902.00	963.35	963.35	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
M & T BANK**	Secured	172,297.00	180,012.39	0.00	98,534.36	0.00
M & T BANK**	Secured	0.00	11,374.45	11,374.45	574.24	0.00
MABT GENESIS RETAIL	Unsecured	368.00	NA	NA	0.00	0.00
MARINER FINANCE LLC	Unsecured	950.00	1,127.98	1,127.98	0.00	0.00
NAVIENT SOLUTIONS LLC O/B/O ASC	Unsecured	68,487.00	68,632.92	0.00	7,486.00	0.00
PA DEPARTMENT OF REVENUE*	Priority	0.00	0.00	0.00	0.00	0.00
PA DEPARTMENT OF REVENUE*	Secured	0.00	0.00	0.00	0.00	4,059.24
PA DEPARTMENT OF REVENUE*	Unsecured	946.00	0.00	0.00	0.00	0.00
PRA RECEIVABLES MANAGEMENT L	Unsecured	1,498.00	629.29	629.29	0.00	0.00
PRA RECEIVABLES MANAGEMENT L	Unsecured	NA	934.52	934.52	0.00	0.00
PREMIER BANKCARD LLC; JEFFERS	Unsecured	NA	905.93	905.93	0.00	0.00
QUANTUM3 GROUP LLC - AGENT GP	Unsecured	NA	413.79	413.79	0.00	0.00
REFLEX++	Unsecured	512.00	NA	NA	0.00	0.00
RONDA J WINNECOUR TRUSTEE/CLE	Priority	NA	0.00	5.00	5.00	0.00
UPMC HEALTH SERVICES	Unsecured	NA	172.44	172.44	0.00	0.00
UPMC HEALTH SERVICES	Unsecured	NA	596.21	596.21	0.00	0.00
UPMC PHYSICIAN SERVICES	Unsecured	336.00	323.37	323.37	0.00	0.00
UPMC PHYSICIAN SERVICES	Unsecured	NA	532.34	532.34	0.00	0.00
VERIZON BY AMERICAN INFOSOURC	Unsecured	NA	1,277.54	1,277.54	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$98,534.36	\$0.00
Mortgage Arrearage	\$11,374.45	\$574.24	\$0.00
Debt Secured by Vehicle	\$18,066.93	\$16,213.36	\$4,421.02
All Other Secured	\$20,313.18	\$915.61	\$6,296.61
TOTAL SECURED:	\$49,754.56	\$116,237.57	\$10,717.63
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$8,841.39	\$115.54	\$0.00
TOTAL PRIORITY:	\$8,841.39	\$115.54	\$0.00
GENERAL UNSECURED PAYMENTS:	\$31,350.06	\$7,486.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$9,708.26</u>
Disbursements to Creditors	<u>\$134,556.74</u>
TOTAL DISBURSEMENTS :	<u>\$144,265.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 09/13/2024

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.